Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	16348	"380".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:54
L2	27979	"713".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:54
L3	9603	"726".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON .	2006/10/18 14:54
L4	3732	L1 and L2	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:54
L5	533	L3 and L4	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:54
L6	0	addition computation and L5	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:54
L7	553	addition computation	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:54

	T		110	1.5-	01:	2006/40/40 44 77
L8	0	17 and 15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:55
L9		17 and (customer and rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:55
L10	0	I7 and customer and rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:55
L11 .	52	I7 and customer	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ .	ON	2006/10/18 14:58
L12	0	computation of credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:58
L13	1815	credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:58
L14	231	I13 and computation	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:58

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L15	169	l14 and customer	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:58
L16	95	I15 and (validation or authentication or verification)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:59
L17	90	I16 and identi\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ .	ON	2006/10/18 14:59
L18	46	117 and "705".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:59
L19	25	118 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/18 14:59
S1	1	10/633175	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON .	2006/10/18 14:54
S3	16329	"380".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:11

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S4	27924	"713".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:11
S5	41479	"175".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:12
S6	9582	"726".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:12
S7	3720	S3 and S4	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:12
S10	530	S6 and S7	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:13
S11	5	S10 and (integrat\$4 and verif\$3 and credit and rating and compu\$3 and access) and digital signature	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:21
S12	7	S10 and credit and rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:23

S13	1	S10 and credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:27
S14	9	integrated verification system	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:28
S15	1	S14 and credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:28
S16	. 7	S14 and access	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:28
S17	6	S16 and credit	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:29
S18	1	S17 and digital signature	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:28
S19	1	S17 and certificate	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 19:29

S20	320	royer.as.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:17
S23	9	integrated verification system	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:17
S24	7	S23 and (credit or access)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:17
S25	3	S24 and (certificate or signature)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:25
S26	1564	identity authentication	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:26
S27	1023	S26 and verif\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:26
S28	1000	S27 and (credit or access)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:26

S29	294	S28 and calculate and (credit rating or rate)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:27
S30	132	S29 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:28
S31	93	S30 and credit	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ ·	ON	2006/10/12 20:28
S32	35	S31 and score	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:29
S33	33	S32 and integrat\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:30
S37	28	credit evalu\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:31
S38	6	S37 and rat\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/12 20:32

\$39	904	credit same calculation same system	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT;	ADJ	ON	2006/10/13 17:37
S40	78	S39 and credit near calculation	IBM_TDB US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:38
S41	49	S40 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON ,	2006/10/13 17:38
S42	16	S41 and credit near rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:41
S43	11	calculat\$3 near credit near rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:43
S44		calculate credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:50
S45	290	calculat\$ same credit (rating or score)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ .	ON	2006/10/13 17:51

S46	141	S45 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:51
S48		S46 and ident\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:52
S49		S48 and val\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/13 17:52
S52	936	electronic credit	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 08:46
S53	312	S52 and identity and (authentication or authorization)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	·ON	2006/10/16 08:52
S54	198	S53 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:17
S55	. 19	S54 and (verification and rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON .	2006/10/16 09:00

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S56	19	S55 and rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:12
S57	. 4	S56 and verify identity	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:14
S58	i	S56 and (identity near information)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:16
S59	1	S58 and (request near information)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:17
S65	11	S54 and (credit rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:19
S66	3	S65 and calculate and verif\$3 and identi\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:19
S67	3	S66 and (validate or verify or authent\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:20

S68	3	S66 and (validate or verify or authent\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:22
S69	5	S52 and (collect\$3 near customer near information)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ ·	ON	2006/10/16 09:31
S74		S52 and calculate credit	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:34
S75	732	calculate and credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ -	ON	2006/10/16 09:34
S76	225	S75 and (collect and customer and information)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:36
S77	61	S76 and request information	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:36
S78	54	S77 and (verify or authenicat\$3 or authoriz\$3) and entity	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 09:37

S80	17	S78 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS;	ADJ	ON	2006/10/16 09:40
			EPO; JPO; DERWENT; IBM_TDB			
S81	1	(US-5802499-\$).did.	USPAT	ADJ	ON	2006/10/16 10:08
S82	1	S81 and entity	USPAT	ADJ	ON	2006/10/16 10:08
S83	1	S82 and calculate and credit and rating	USPAT	ADJ	ON	2006/10/16 10:18
S84	0	S83 and provide	USPAT	ADJ	ON	2006/10/16 10:09
S85	1	S82 and calculate and credit and rating	USPAT	ADJ	ON	2006/10/16 10:57
S86	1	S82 and calculate and credit and rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON .	2006/10/16 12:53
S87	45323	"705".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 12:54
S88	1	S82 and S87	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 12:54
S89	18	S87 and (access near evaluat\$3) and (identity and rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 12:55
S90	18	S87 and (access near evaluat\$3) and (identity and rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ .	ON .	2006/10/16 12:56

S91	11	S90 and (credit or digital signature)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 12:56
S92	10	S91 and (valid\$3 or verify\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ .	ON	2006/10/16 12:57
S93	10	S92 and (customer or entity)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 12:57
S94	10	S93 and request	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 12:59
S95	0	S87 and (auth\$3 near credit near access near entity)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:00
S96	1015	S87 and (auth\$3 and credit and access and entity)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:01
S97	355250	S96 and (calculate and total) and charact\$3 or attribut\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ .	ON	2006/10/16 13:02

S98	285	S96 and (calculate and total) and (charact\$3 or attribut\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:02
S99	210	S98 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:03
S10 1	84	S99 and (enter and identi\$3) and (select and char\$3) and (rating) and (calcula\$3 and total)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:05
S10 2	84	S101 and (verif\$3 or authen\$3 or author\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:28
S10 3	1933	entity access	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:28
S10 4	1575	S103 and request	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:28
S10 5	39	S104 and (credit near rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ _	ON	2006/10/16 13:28

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S10 6	24	S105 and (calculate or total)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:29
S10 7	67815	system and (integrat\$3 and verifi\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:30
S10 8	15867	system same (integrat\$3 and verifi\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:30
S11 0	7678	verification system	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:31
S11 1	42	S110 and credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:31
S11 2	31	S111 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:31
S11 3	29	S112 and (velid\$3 or verif\$3 or authenti\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 13:31

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S11 4	29	S112 and (valid\$3 or verif\$3 or authenti\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 14:38
S11 6	25	S114 and customer	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 14:38
S11 7	9	S116 and inquir\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:12
S11 8	9582	"726".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:12
S11 9	95	S118 and (authoroz\$3 or authenticate or verify) and (credit and rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:13
S12 0	107	S118 and (authoriz\$3 or authenticate or verify) and (credit and rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:13
S12 1	19	S120 and request and (credit or signature or access) same(info or charact\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:15

S12 2		S121 and (calculate or add or provide)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:15
S12 3	17	S122 and rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:16
S12 4	11	S123 and entity	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:16
S12 5	5	S124 and attribut\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:17
S12 6		S125 and (verify same identi\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/16 18:18
S12 7	. 12	(central same agency) and (collect same consumer same information) and (generate same identity authenticat\$3 or verificat\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:04
S12 8	9	S127 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 14:53

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S12 9	1	S127 and "713".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 15:10
S13 0	267	calculat\$3 same credit same rating .	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:14
S13 1	3	S127 and S130	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:01
S13 2	156	S130 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:03
S13 3	. 3	S132 and (collect same consumer same information)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:03
S13 4	61	S130 and (generate same identity authenticat\$3 or verificat\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:04
S13 5	0	S134 and consumer informatiom	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:05

S13	3	S134 and consumer information	US-PGPUB;	ADJ	ON	2006/10/17 17:05
6		3134 and consumer information	USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB		S.V	2303, 23, 27, 27, 103
S13 7	10	calculat\$3 credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:15
S13 8	10	calculat\$3 credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:15
S13 9	9	S138 and (formula or calculation)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:31
S14 0	0	credit rating formula	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:33
S14 1	4	credit formula	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:34
S14 2	169	calculate credit	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 17:38

S14 3	2	"6853973".pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON ·	2006/10/17 18:03
S14 4	0	secure credit rating	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON _.	2006/10/17 18:04
S14 5	681	secure and (credit same rating) and calculat\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:04
S14 6	473	secure and (credit rating) and calculat\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:05
S14 7	716	secure and (credit rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:05
S14 · 8	1057	(credit rating) and calculat\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:05
S14 9	0	secure credit calculation	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:05

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S15 0	716	secure and (credit rating)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:06
S15 1	359	S150 and (calculation or computation)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:09
S15 2	190	S151 and @ay<"2003"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:09
S15 3	109	S152 and (verificat\$3 or authenticat\$3 or authorizat\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:09
S15 4	72	S153 and (customer same information)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2006/10/17 18:10